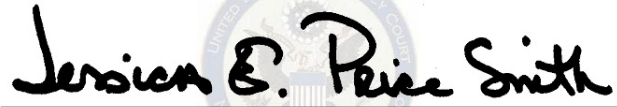


IT IS SO ORDERED.

Dated: 26 February, 2020 11:54 AM

A handwritten signature in black ink that reads "Jessica E. Price Smith". The signature is written in a cursive style. In the background, there is a faint circular seal of the United States Bankruptcy Court for the Northern District of Ohio, Cleveland Division.

**JESSICA E. PRICE SMITH
UNITED STATES BANKRUPTCY JUDGE**

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
CLEVELAND DIVISION**

IN RE:

**JEFFREY CARMAN
GLENDA CARMAN**

DEBTORS

IN PROCEEDINGS UNDER CHAPTER 13

CASE NO: 19-14906

JUDGE: JESSICA E. PRICE SMITH

AGREED ORDER RESOLVING OBJECTION TO CONFIRMATION OF PLAN
(DOC #15)

This matter came for consideration upon Secured Creditor Nationstar Mortgage LLC's ("Creditor") Objection to Confirmation of the Debtors' Plan filed on August 30, 2019 (Doc. 15) regarding the Creditor's mortgage on the real property located at 2111 Harrison Avenue, Lorain, OH 44055.

The parties have entered into an Agreement resolving certain issue as follows:

IT IS, THEREFORE ORDERED:

1. On the date of bankruptcy filing, August 8, 2019, the total claim amount of the Creditor's loan was \$79,413.47, evidenced by the Creditor's Proof of Claim filed September 16, 2019, Court Claim Number 2-1.
2. Parties agree the value of this non-primary residence property will be set at \$45,000.00
3. Creditor's claim will be paid as secured in the amount of \$45,000.00 at a rate of 4.00%, and the remainder of the claim will be paid as general unsecured, as payment in full of its claim.
4. Parties agree that the loan will be de-escrowed and that the Debtors will be responsible for paying their own taxes and insurance going forward.
5. Within thirty (30) days of this Order being entered, Debtors will provide proof that the property taxes for 2019 have been paid, and provide an updated homeowner's insurance policy; failure to do so, will permit Creditor to file a Notice Post-Petition Mortgage Fees, Expenses and Charges, for funds advanced by Creditor, should they advance those costs.
6. Parties agree that Creditor's mortgage lien shall only be released upon the successful completion of this bankruptcy case and the issuance of a discharge order. Any dismissal of the case or conversion to Chapter 7 shall result in a full reinstatement of Creditor's lien.
7. The Objection to Confirmation of the Debtors' Plan filed by Creditor is hereby withdrawn.

IT IS SO ORDERED.

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SUBMITTED AND APPROVED BY:

/s/ Chris E. Manolis

Chris E. Manolis (0076197)

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/s/ William C. Behrens

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Attorney for Debtors

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CERTIFICATE OF SERVICE

A true and correct copy of the Agreed Order was served via the Court's Electronic Case Filing System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

William C. Behrens, The Dann Law Firm Co., LPA, on behalf of Jeffrey Carman and Glenda Carman, debtor(s), at billbehrens@dannlaw.com

Lauren A Helbling, on behalf of the Chapter 13 Trustee's office at lhelbling13@ecf.epiqsystems.com

United States Trustee at Registered address @usdoj.gov

And by regular U.S. mail, postage prepaid, on:

Jeffrey Carman, 2113 Harrison Avenue, Lorain, OH 44055

Glenda Carman, 2113 Harrison Avenue, Lorain, OH 44055